Case 16-04145 Doc 1 Fill in this information to identify your case:	Filed 02/10/16	Entered 02/10/16 17:21:40 age 1 of 69	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

## Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case —and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify You	urself	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name  Write the name that is	Felicia First name	First name
your government-issu picture identification example, your driver's license or passport	(for	Middle name  Last name
Bring your picture identification to your r with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names have used in the 8 years	- <del>-</del>	First name
Include your married maiden names.		Middle name
	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 of your Social Security number federal Individu	er or OR	xxx - xx- OR 9 xx - xx-
Taxpayer Identification number (ITIN)	-	

Felicia Case 16-04145 Doc 1 Filed 02/140/446 Entered @2410/16 /147/21:40 Desc Main Debtor 1 Page 2 of 69 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names ✓ I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and doing business as names 5. Where you live If Debtor 2 lives at a different address: 720 East 105th St Number Street Number Street Chicago Illinois 60628 State City Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City State Zip Code City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived Over the last 180 days before filing this petition, I have lived district to file for in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Part 2: Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for □ No. bankruptcy within the last 8 years? Yes. District Northern District of Illinois When 3/13/2013 Case number MM / DD / YYYY District When Case number District \_\_\_\_\_ When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or District Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Felicia Case 16-04145 Doc 1 Filed 02/11/0/11/06 Entered 02/40/16 /147/21:40 Desc Main Debtor 1 Page 4 of 69 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent

repairs?

State

City

Zip Code

fee you paid, and

your creditors can

begin collection activities again.

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Explain Your Efforts to Receive a Briefing About Credit Counseling

## **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this about credit bankruptcy petition, and I received a certificate of bankruptcy petition, and I received a certificate of counseling. completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, The law requires that that you developed with the agency. that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this counseling before you bankruptcy petition, but I do not have a certificate of bankruptcy petition, but I do not have a certificate of file for bankruptcy. completion. completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment following choices. If plan, if any. plan, if any. you cannot do so, you are not eligible to I certify that I asked for credit counseling services from I certify that I asked for credit counseling services from file. an approved agency, but was unable to obtain those an approved agency, but was unable to obtain those services during the 7 days after I made my request, and services during the 7 days after I made my request, and If you file anyway, exigent circumstances merit a 30-day temporary waiver exigent circumstances merit a 30-day temporary waiver of the requirement. of the requirement. the court can dismiss your case, you will To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, lose whatever filing

attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit

counseling because of:

Active duty.

counseling with the court.

Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

military combat zone. If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit

I am currently on active military duty in a

about finances. Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to Active duty. I am currently on active military duty in a

attach a separate sheet explaining what efforts you made to

you to file this case.

case may be dismissed.

counseling because of:

Incapacity.

and is limited to a maximum of 15 days.

bankruptcy.

obtain the briefing, why you were unable to obtain it before you

filed for bankruptcy, and what exigent circumstances required

Your case may be dismissed if the court is dissatisfied with

your reasons for not receiving a briefing before you filed for

receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the

Any extension of the 30-day deadline is granted only for cause

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions

I am not required to receive a briefing about credit

payment plan you developed, if any. If you do not do so, your

If the court is satisfied with your reasons, you must still

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

military combat zone.

Felicia Case 16-04145 Doc 1 Filed 02/10/16 Entered 02/10/16 11-7:21:40 Desc Main Page 6 of 69 Document of the Document of th **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Felicia Thompson Signature of Debtor 2 Signature of Debtor 1 Executed on 2/10/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1 Felicia Case 16-04145 Doc 1 Filed 02/10/0166 Entered 02/11/01/0166 illumination Documents Page 7 of 69

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

rect.				
/s/ Daniel Giannola			Date	2/10/2016
Signature of Attorney for Debtor				MM / DD / YYYY
Daniel Giannola				
Printed name				
Semrad Law Firm				
Firm name				
Number	Street			
City		State		Zip Code
Contact phone				Email address
Bar number				State

<u> Case 16-04145 Doc 1 - Filed 02/10/16 - Entered 02/1</u>0/16 17:21:40 - Desc Main Fill in this information to identify your case: Debtor 1 Felicia Thompson First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$1,550.00 1b. Copy line 62, Total personal property, from Schedule A/B ...... \$1,550.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$36,243.00 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F...... \$36,243.00 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) \$2,200,03 Copy your combined monthly income from line 12 of Schedule I.....

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$2,025.00

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Pa	t4: Answer These Questions for Administrative and Statistical Records									
6. 4	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.									
	✓ Yes.									
7. \	What kind of debt do you have?									
	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual prim family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C.	•								
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Cl this form to the court with your other schedules.	neck this box and submit								
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official  Some 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.									
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:									
	From Part 4 on Schedule E/F, copy the following:	Total claim								
	9a. Domestic support obligations (Copy line 6a.)	\$0.00								
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00								
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00								
	9d. Student loans. (Copy line 6f.)									
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00								
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00								
	9g. <b>Total.</b> Add lines 9a through 9f.	\$12,810.00								

Fill in this	information to identify your case		FIIEU UZITU/TO	Filleren (12/1.0/	10 17.21.40 Des	Civiaiii
Debtor 1	Felicia		Thor	mpson		
	First Name	Middle N	Name Last	Name		
Debtor 2 (Spouse,	if filing) First Name	Middle N	Name Last	Name		
United St	ates Bankruptcy Court for the:	Northern	District of	Illinois (State)		
Case nun (If known)						
Officia	al Form 106A/B					Check if this is an amended filing
Sche	dule A/B: Prope	erty				12/1
category v esponsib vrite your Part 1:	ategory, separately list and des where you think it fits best. Be ble for supplying correct infor r name and case number (if kn Describe Each Residen u own or have any legal or eq	e as complete and mation. If more sp own). Answer eve ce, Building, L	accurate as possible, pace is needed, attach ry question. and, or Other Re	. If two married people are n a separate sheet to this al Estate You Own o	filing together, both are eq form. On the top of any add Have an Interest In	ually
<b>✓</b>	No. Go to Part 2					
1.1	Yes. Where is the property?  Street address, if available, or	other description	What is the property Single-family hom Duplex or multi-ui		the amount of any secure	laims or exemptions. Put ed claims on <i>Schedule D:</i> aims Secured by Property.
			Condominium or o		Current value of the entire property?	Current value of the portion you own?
	Number Street  City State	Zip Code	Land Investment proper Timeshare Other	ty	Describe the nature of interest (such as fee si the entireties, or a life	mple, tenancy by
			Debtor 1 only Debtor 2 only Debtor 1 and Deb At least one of the	debtors and another  ou wish to add about this	(see instructions)	
If you	own or have more than one, list h	nere:	What is the propert	y? Check all that apply.	Do not doduct appured o	laims or exemptions. Put
1.2	Street address, if available, or	other description	Single-family hom	ne	the amount of any secure	ed claims on Schedule D: aims Secured by Property.
	-		Condominium or o		Current value of the entire property?	Current value of the portion you own?
	Number Street  City State	Zip Code	Land Investment proper Timeshare Other	ty	Describe the nature of interest (such as fee si the entireties, or a life	mple, tenancy by
			Debtor 1 only Debtor 2 only Debtor 1 and Deb At least one of the	debtors and another  ou wish to add about this	(see instructions)	

Debtor 1 Felicia Case 16-04145 Doc 1 First Name Middle Name	Filed 02/10/16 Entered 02/10/16	്ഷിൻ;21:40 Desc Main
1.3 Street address, if available, or other description  Number Street	Documestriation Page 11 of 69  What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home  Land	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Current value of the portion you own?
City State Zip Code	Investment property  Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	Who has an interest in the property? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Other information you wish to add about this item, property identification number:	Check if this is community property (see instructions)
	all of your entries from Part 1, including any entries t	
Do you own, lease, or have legal or equitable interest in you own that someone else drives. If you lease a vehicle, also is cars, vans, trucks, tractors, sport utility vehicles, motorcy in yes	so report it on Schedule G: Executory Contracts and Unex	
3.1 Make  Model: Year: Approximate mileage:  Other information:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D:  Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Current value of the portion you own?
3.2 Make Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D:  Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Current value of the portion you own?
	Check if this is community property (see instructions)	

btor 1	Felicia Case 16-04145 Doc 1 First Name Middle Name	Filed 02/10/16 Entered 02/10/16	6/14√76√221: <u>40 Des</u>	
		Document Page 12 of 69	5	
3.3	Make	Who has an interest in the property? Check	Do not deduct secured cl	
	Model: Year:	One.		ed claims on Schedule D: nims Secured by Property.
	Approximate mileage:	Debtor 1 only	Creditors who have old	iiris Secured by 1 Toperty.
	Approximate mileage.	Debtor 2 only	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		Check if this is community property (see		
		instructions)		
3.4	Make	Who has an interest in the property? Check	Do not deduct secured cl	•
	Model:	one.		ed claims on Schedule D:
	Year:	Debtor 1 only	Creditors Who Have Cla	ims Secured by Property.
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		Check if this is community property (see		
		instructions)		
		ner recreational vehicles, other vehicles, and access ft, fishing vessels, snowmobiles, motorcycle accessories		
Exa	mples: Boats, trailers, motors, personal watercra  No  Yes  Make	ft, fishing vessels, snowmobiles, motorcycle accessories  Who has an interest in the property? Check	Do not deduct secured cl	aims or exemptions. Put
Exa	mples: Boats, trailers, motors, personal watercra  No  Yes  Make  Model:	ft, fishing vessels, snowmobiles, motorcycle accessories  Who has an interest in the property? Check one.	Do not deduct secured cl the amount of any secure	ed claims on <i>Schedule D:</i>
Exa	Moles: Boats, trailers, motors, personal watercra  No  Yes  Make  Model:  Year:	ft, fishing vessels, snowmobiles, motorcycle accessories  Who has an interest in the property? Check one.  Debtor 1 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property.
Exa	Make Model: Year: Approximate mileage:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property. Current value of the
Exa	Moles: Boats, trailers, motors, personal watercra  No  Yes  Make  Model:  Year:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property.
Exa	Make Model: Year: Approximate mileage:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property. Current value of the
Exa	Make Model: Year: Approximate mileage:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property. Current value of the
4.1	Make Model: Year: Approximate mileage:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured of the amount of any secure Creditors Who Have Clat Current value of the entire property?	ed claims on Schedule D: hims Secured by Property.  Current value of the portion you own?  aims or exemptions. Put
4.1	Make Model: Other information:  Make Model: Make Model:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure	ed claims on Schedule D: nims Secured by Property.  Current value of the portion you own?  daims or exemptions. Put ed claims on Schedule D:
4.1	Make Model: Approximate mileage:  Other information:  Make Model: Year:  Approximate mileage:  Other information:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure	ed claims on Schedule D: hims Secured by Property.  Current value of the portion you own?  aims or exemptions. Put
4.1	Make Model: Other information:  Make Model: Make Model:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure Creditors Who Have Classifications	ed claims on Schedule D: hims Secured by Property.  Current value of the portion you own?  claims or exemptions. Put ed claims on Schedule D: hims Secured by Property.
4.1	Make Model: Approximate mileage:  Other information:  Make Model: Year:  Approximate mileage:  Other information:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure	ed claims on Schedule D: nims Secured by Property.  Current value of the portion you own?  daims or exemptions. Put ed claims on Schedule D:
4.1	Make Model: Approximate mileage:  Make Model: Year: Approximate mileage:  Make Model: Year: Approximate mileage:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the	d claims on Schedule D: hims Secured by Property.  Current value of the portion you own?  daims or exemptions. Put ad claims on Schedule D: hims Secured by Property.  Current value of the

Filed 02/11.0416 Entered 02/11.0416 /147421:40 Desc Main Felicia Case 16-04145 Doc 1 Debtor 1 Page 13 of 69 **Describe Your Personal and Household Items** Part 3: Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No ✓ Yes. Describe... Used Furniture \$400.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games M No Yes. Describe... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments **✓** No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes. Describe... **Used Clothing** \$350.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver V No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses **V** No Yes. Describe...

14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$750.00 for Part 3. Write that number here .....

Debtor 1 Felicia Case 16-04145 Doc 1 Filed 02/10/16 Entered 02/10/16 (14-76)21:40 Desc Main

First Name Documername Page 14 of 69

Describe Your Financial Assets

Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes 17.1. Checking account: PNC Bank \$800.00 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Felicia Case 16-04145 Doc 1 Filed 02/11.0/11.6 Entered 02/11.0/11.6 /11.7:21:40 Desc Main Document Page 15 of 69 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. Yes. Give specific information about Issuer name: them.... 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans **✓** No Type of account: Institution name: Yes. List each account separately. 401(k) or similar plan: Pension plan: IRA: Retirement account: Keogh: Additional account: Additional account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others **✓** No Institution name: Yes.... Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) **✓** No Issuer name and description: Yes....

Debt	or 1	First Name	ase 1	6-04145	Doc 1		02/140/0466	Entered 02/10/10	166 (11k76) 221: <u>40</u>	Desc Main
24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).										
		No Yes	Institution	on name and d	escription. Sep	arately file	the records of a	ny interests.11 U.S.C. § 52°	1(c):	
25.					ts in property	(other tha	an anything lis	ted in line 1), and rights o	or powers	
		No	•	benefit						
	Ш	Yes. Desc								
26.							intellectual pro yalties and licens	operty sing agreements		
		No Yes. Desc	cribe							
27.				, and other ge mits, exclusive			ssociation holdin	gs, liquor licenses, profess	ional licenses	
	<b>✓</b>	No								
	Ц	Yes. Desc	cribe							
Mor	ney (	or prop	erty ov	ved to you?	?					Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Тах	refunds o	wed to y	ou						
	$\square$	No Yes. Give :	specific i	nformation					Federal:	
		abou	t them, ir	ncluding whether	er				State:	
00	<b></b> -		-	ears					Local:	
29.		nily suppo mples: Past		ump sum alimo	ny, spousal su	oport, child	support, mainte	nance, divorce settlement, p	property settlement	
									Alimony:	
	ш	Yes. Give	specific i	nformation					Maintenance:	
									Support:	
									Divorce settlement	
30.	Othe	er amount	s some	one owes you					Property settlemen	t:
		<i>mples:</i> Unp	aid wage		urance payme			pay, vacation pay, workers' o	compensation,	
		No								
		Yes. Desc	ribe							

Debt	tor 1	Felicia Case 16 First Name	6-04145	Doc 1 Middle Name	Filed 02/10/16 Document	<u>Entered</u>	166 @1447 iv221: <u>40 D</u>	esc Main
31.		rests in insurance   mples: Health, disabi		rance; health	savings account (HSA); cre	· ·	's insurance	
		No Yes. Name the insur of each policy and lis	. ,	· -	Company name:		Beneficiary:	Surrender or refund value:
32.	If you		of a living trust		meone who has died ceeds from a life insurance p	policy, or are currently entitle	d to receive	
33.	Exar				have filed a lawsuit or mace claims, or rights to sue	ade a demand for paymei	nt	
34.	Othe to se		unliquidated	claims of ev	very nature, including cou	unterclaims of the debtor	and rights	
35.	<b>✓</b>	financial assets yo No Yes. Describe	u did not alre	ady list				-
36.			-		Part 4, including any entri			\$800.00
Part	5:	Describe Any B	Business-Ro	elated Pro	perty You Own or Ha	ave an Interest In. Lis	st any real estate i	n Part 1.
37.	Do y	ou own or have an	ıy legal or equ	uitable intere	est in any business-related	d property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	<b>✓</b>	ounts receivable or No Yes. Describe	commissions	s you alread	y earned			
39.		ce equipment, furn mples: Business-rela			odems, printers, copiers, fax	k machines, rugs, telephone	s, desks, chairs, electron	ic devices
		No Yes. Describe						-

		Felicia Case 16 First Name		Doc 1	Filed 02/10/16 Document	Page 18 of 69	66/14/76/21: <u>40 D</u>	esc Ma	in
40.	Mac	hinery, fixtures, eq	uipment, sup	plies you us	e in business, and tools	of your trade			
	<b>✓</b>	No							
		Yes. Describe							
41.	Inve	entory							
	<b>✓</b>	No							
		Yes. Describe						<u> </u>	
42.	Inte	rests in partnershi	ps or joint ve	entures				_	
	<b>✓</b>	No							
		Yes. Give specific			Name of entity:		% of ownership:		
		information about						<u> </u>	
		them							
				•					
43. <b>C</b>	Custo	omer lists, mailing	lists. or other	r compilatio	ns				
	<b>V</b>	_	, , , , , , ,						
	_		clude nersonal	lv identifiable	information (as defined in 1	1 U.S.C. & 101(41A))?			
			orado porcorras	.,					
		∐ No							
		Yes. Descri	ibe					-	
44.	Any	business-related p	roperty you o	lid not alread	dy list				
	<b>V</b>	No							
	=	Yes. Give specific							
		information							
				•					
				•					
			•			for pages you have attach			
Part	6:	Describe Any F	arm- and (	Commerciand list it in	al Fishing-Related P	roperty You Own or H	lave an Interest In	).	
46.	Do	you own or have a	ny legal or eq	uitable inter	est in any farm- or comm	ercial fishing-related prop	erty?		
	<b>7</b>	No. Go to Part 7.							rent value of the
	Ħ	Yes. Go to line 47.							tion you own? not deduct secured
								clair	
47	_							or ex	xemptions
47.		<b>m animals</b> <i>mples:</i> Livestock, pou	ultry, farm-raise	ed fish					
			,,	· · · · · · · · · · · · · · · · · · ·					
	뵘	No Voc Doccribo						1	
	Ш	Yes. Describe							

Deb	otor 1	Felicia Case 16 First Name	6-04145	Doc 1	Filed 02/10/14 Document	Entered 02 Page 19 of 6	/410/116/147vi21: <u>40</u> 59	Desc N	<i>l</i> ain
48.	Cro	ps-either growing	or harvested		Boodmone	1 ago <b>10</b> 01 0			
	✓	No							
		Yes. Describe							
49.	Farr	n and fishing equi	pment, imple	ments, mach	inery, fixtures, and too	ols of trade			
	<b>✓</b>	No							
		Yes. Describe							
50.	Farr	n and fishing supp	lies, chemica	als, and feed					
	<b>✓</b>	No							
		Yes. Describe							
51.		farm- and comme mples: Livestock, pou			rty you did not already	list			
	<b>✓</b>	No							
		Yes. Describe							
			-		6, including any entri			-	
Part					ave an Interest in	That You Did Not	List Above		
53.		rou have other properties: Season tickets			not already list?				
	<b>✓</b>		,	<u> </u>					
	_	Yes. Give specific						-	
	_	information						-	
E4 A	حالة لمام	a dallar valua af al	l afa amtu	ioo from Dort	7 Minisa shas numbar h				
54. A	aa tn	e dollar value of al	i of your entr	ies from Part	7. Write that number h	iere		.•	
Part	8:	List the Totals	of Each Pa	rt of this F	orm				
55. I	Part 1	: Total real estate,	line 2				▶		
56. <b>p</b>	part 2	total vehicles, line	5						
57. <b>P</b>	Part 3:	Total personal an	d household	items, line 15	\$750.0	0			
58. <b>P</b>	Part 4:	Total financial ass	ets, line 36		\$800.0	0			
59. <b>F</b>	Part 5	: Total business-re	elated proper	ty, line 45					
60. <b>F</b>	Part 6	: Total farm- and f	ishing-relate	d property, lir	ne 52				
61. <b>F</b>	Part 7	: Total other prope	erty not listed	I, line 54					
62. 7	Total <sub>l</sub>	personal property.	Add lines 56 t	hrough 61		00			+ \$1550.00
					7.333	<u> </u>	Copy personal property to	otal ►	
									\$1550.00
63. <b>T</b>	otal o	of all property on S	chedule A/B.	Add line 55 +	line 62				

		Case 16-04145	Doc 1 Filed 02/	10/16 Entered 02/	10/16 17:21:40	Desc Main
Filli	in this inform	ation to identify your case:		Ų		
Deb	otor 1	Felicia		Thompson		
Б.,	0	First Name	Middle Name	Last Name		
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name		
Unit	ted States Ba	nkruptcy Court for the:	Northern D	District of Illinois		
	se number nown)			(State)		
Of	ficial F	orm 106C			_	Check if this is a amended filing
Sc	hedule	C: The Prop	erty You Claim	as Exempt		12/1
For is to exer exer exer prop	each item o state a s mpted up eive certa mption of perty is d  t1: Ident Which set  You ar	n of property you cla pecific dollar amoun to the amount of an in benefits, and tax- 100% of fair market etermined to exceed ify the Property You of exemptions are you cl e claiming state and federal e claiming federal exemptio	t as exempt. Alternative y applicable statutory exempt retirement function value under a law that that amount, your execution as Exempt aiming? Check one only, even nonbankruptcy exemptions. 11 u.s.c. § 522(b)(2)	st specify the amount of rely, you may claim the filimit. Some exemptions ds—may be unlimited in a limits the exemption to emption would be limited in if your spouse is filing with you.	ull fair market value—such as those for dollar amount. How a particular dollar I to the applicable s	r health aids, rights to wever, if you claim an amount and the value of the
		ription of the property an lle A/B that lists this prop		Amount of the exemption your Check only one box for each ex		cific laws that allow exemption
			Copy the value from Schedule A/B			
	Brief					735 ILCS 5/12-1001(b)
	description	PNC Bank	\$800.00	\$800.00		7 66 126 67 12 166 1(8)
	Line from Schedule A	/B: <u>17</u>		100% of fair market value, applicable statutory limit		
	Brief			applicable statetery limit		735 ILCS 5/12-1001(a)
	description	Used Clothing	\$350.00	\$350.00		
	Line from Schedule A	/B: <u>11</u>		100% of fair market value, applicable statutory limit	up to any	
3.	(Subject to	adjustment on 4/01/16 and o	•	5? es filed on or after the date of adjust n 1,215 days before you filed this o	,	

Felicia Case 16-04145
First Name Doc 1 Filed 02/10/166 Entered 02/10/16 (1/7):21:40 Desc Main Debtor 1 Document the Document Page 21 of 69 Additional Page Part 2: Brief description of the property and line Current value of Amount of the exemption you claim Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B

\$400.00

100% of fair market value, up to any

applicable statutory limit

**✓** 

\$400.00

Brief

description:

Schedule A/B:

Line from

**Used Furniture** 

06

735 ILCS 5/12-1001(b)

Fill in	this informa	Case 16-04145 ation to identify your case:	Doc 1 Fi	led 02/10/16	Entered 02/10	/16 17:21:40	Desc Main	
Debt	or 1	Felicia First Name	Middle Na	Thom me Last N	_			
Debt (Spor		First Name	Middle Na	me Last N	lame			
		inkruptcy Court for the:	Northern	District of II	linois State)			
Case (If kno	e number own)							and Marketine
		orm 106D		leve Cleiv	C	Lby Drana	am	eck if this is ar ended filing
Be a	s comple ect inforn	le D: Credito  ete and accurate as  mation. If more space top of any additiona	possible. If twee	o married people opy the Addition	are filing together al Page, fill it out,	r, both are equall number the entri	y responsible for	
1.	✓ No. Ch	ditors have claims secure leck this box and submit this Il in all of the information be	s form to the court w		es. You have nothing else	to report on this form.		
Part	1: List A	All Secured Claims						
(	claim. If mor	ured claims. If a creditor have than one creditor has a part the claims in alphabetical		· · · · · · · · · · · · · · · · · · ·		Column A  Amount of claim	Column B  Value of collateral	Column C

<b>=</b> ::::	(lateria Carres	Case 16-0414		02/10/16	Entered 02/	10/16 17:21:40	Desc	Main	
FIII IN	tnis informa	ation to identify your case							
Debto	or 1	Felicia		Thomp	son				
		First Name	Middle Name	Last Na					
Debto									
(Spou	se, if filing)	First Name	Middle Name	Last Na	ame				
United	d States Ba	nkruptcy Court for the:	Northern	District of Illi	nois tate)				
	number			(0	tate)				
(If kno	wn)								
Offi	cial Fo	rm 106E/F					Ched	ck if this is an	amended filing
Scl	hedu	le E/F: Cre	ditors Who I	Have U	nsecure	d Claims			12/15
are list the bo	ted in Sche xes on the	edule D: Creditors Who left. Attach the Contin	Contracts and Unexpired b Hold Claims Secured by uation Page to this page. Y Unsecured Claims	<i>Property</i> . If mo	re space is neede	d, copy the Part you ne	ed, fill it out	t, number the	e entries in
1.	Do any cre	ditors have priority uns	secured claims against yo	u2					
¨ i		to Part 2.	occurca ciamio agamot yo	u.					
	Yes.	to ranz.							
i F I	identify what possible, list Part 1. If mo	t type of claim it is. If a cla t the claims in alphabetic ore than one creditor hold	claims. If a creditor has mo aim has both priority and non al order according to the cre as a particular claim, list the laim, see the instructions for	priority amounts, ditor's name. If yo other creditors in	list that claim here a ou have more than t Part 3.	ind show both priority and	nonpriority a	amounts. As n	nuch as
							Total claim	Priority amount	Nonpriority amount

Filed 02/11/0/116 Entered 02/11/0/116 /147/21:40 Desc Main Felicia Case 16-04145 Doc 1 Debtor 1 Documernt Page 24 of 69 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 AFNI, INC \$2,047.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 3427 When was the debt incurred? 9/1/2015 Street Number As of the date you file, the claim is: Check all that apply. Contingent **BLOOMINGTON** Illinois 61702 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.2 BANK OF AMERICA \$500.00 Last 4 digits of account number Nonpriority Creditor's Name POB 17054 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent WILMINGTON 19884 Delaware Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ✓ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes 4.3 CHASE \$3,000.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 15298 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Wilmington Delaware 19850 Unliquidated Citv State Zip Code Who incurred the debt? Check one. Disputed V Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset?

✓ No Yes Debtor 1 Felicia Case 16-04145 Doc 1 Filed 02/10/16 Entered 02/10/16 127:21:40 Desc Main
First Name Docume 11 Page 25 of 69

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim
4.4	City of Chicago Parking	Last 4 digits of account number	\$8,000.00
	Nonpriority Creditor's Name 121 N. LaSalle St # 107A	When was the debt incurred? n/a	
	Number Street		
		As of the date you file, the claim is: Check all that apply.  Contingent	
	Chicago Illinois 60602	<b>—</b>	
	City State Zip Code  Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.5	Comcast	Lost A digits of account number	\$500.00
	Nonpriority Creditor's Name 11621 E. Marginal Way # 5	— Last 4 digits of account number	<u> </u>
	Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
	Seattle Washington 98168	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	片	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify	
	Is the claim subject to offset?	Other. Specify_	
	Yes		
4.6			Φ <b>5</b> 00.00
4.6	ComEd Nonpriority Creditor's Name	Last 4 digits of account number	\$500.00
	3 Lincoln Čenter Number Street	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Oakbrook Terrace     Illinois     60181       City     State     Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		

Debtor 1 Felicia Case 16-04145 Doc 1 Filed 02/10/166 Entered 02/10/16 (14.76)21:40 Desc Main First Name Document Page

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning w	with 4.5, followed by 4.6, and so forth.	Total claim
4.7	ENHANCED RECOVERY CO L	Last 4 digits of account number 5409	\$1,026.00
	Nonpriority Creditor's Name 8014 BAYBERRY RD	When was the debt incurred? 9/1/2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	JACKSONVILLE Florida 32256	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	No	• Other opening	
	☐ Yes		
4.8	<u> </u>	Last A divite of account number 2000	\$311.00
	Nonpriority Creditor's Name	— Last 4 digits of account number 2368	
	8014 BAYBERRY RD Number Street	When was the debt incurred? 10/1/2015	
		As of the date you file, the claim is: Check all that apply.	
	JACKSONVILLE Florida 32256	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only  At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	片	you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt Is the claim subject to offset?	Other. Specify	
	No	Other: Opening	
	☐ Yes		
ИΩ	FIRST PREMIER BANK		\$506.00
4.9	Nonpriority Creditor's Name	Last 4 digits of account number	\$506.00
	601 S MINNESOTA AVE Number Street	When was the debt incurred? 5/1/2014	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	CIOLIVEALIO C. d. Delete	Contingent	
	SIOUX FALLS South Dakota 57104 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		

Part 2: Pebtor 1 Felicia Case 16-04145 Doc 1 Filed 02/10/066 Entered 02/10/106 (1/10/2021:40 Desc Main Documental Page 27 of 69

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.10	FIRST PREMIER BANK Nonpriority Creditor's Name	Last 4 digits of account number	\$36.00
	601 S MINNESOTA AVE	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	SIOUX FALLS South Dakota 57104 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	<u>✓</u> No		
	Yes		
4.11	GREENTREE	Last 4 digits of account number 0244	\$1,058.00
	Nonpriority Creditor's Name 1100 Virginia Drive, Ste 100A	When was the debt incurred? 6/1/2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Fort Washington Pennsylvania 19034	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	<u>✓</u> No		
	Yes		
4.12	Marquette Bank	Last 4 digits of account number	\$100.00
	Nonpriority Creditor's Name 6316 South Western Avenue	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.  Contingent	
	Chicago Illinois 60636	<u> </u>	
	City State Zip Code Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		

Debtor 1 Felicia Case 16-04145 Doc 1 Filed 02/10/166 Entered 02/41/0/16 (14.7):21:40 Desc Main
First Name Document Page

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginnin	g with 4.5, followed by 4.6, and so forth.	Total claim
4.13 PEOPLES ENGY Nonpriority Creditor's Name 200 EAST RANDOLPH Number Street	Last 4 digits of account number 6923  When was the debt incurred? 4/1/2014  As of the date you file, the claim is: Check all that apply.	\$542.00
CHICAGO Illinois 60601 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  ☐ Debtor 2 only  ☐ Debtor 1 and Debtor 2 only  ☐ At least one of the debtors and another  ☐ Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  ☐ Yes		
A.14  RENT A CENTER Nonpriority Creditor's Name 5501 Headquarters Drive Number Street  Plano Texas 75024 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?  No Yes	Last 4 digits of account number	\$3,086.00
University of Chicago Medical Center   Nonpriority Creditor's Name	Last 4 digits of account number	\$1,000.00

Filed 02/10/16 Entered 02/10/16 (1/7):21:40 Desc Main Debtor 1 Felicia Case 16-04145
First Name Doc 1 Document Page 29 of 69 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 

Nonpriority (	Creditor's Name		Last 4 digits of account number	\$15.00
Dept 0205			When was the debt incurred?n/a	
Number	Street		As of the date you file, the claim is: Check all that apply.  Contingent	
Debtor 2 Debtor 2 Debtor 2 Debtor 2 Debtor 2 Check i	- ,	60055 Zip Code	Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	
Colorado Sp City Who incurr Debtor 2 Debtor 2 At least	Creditor's Name  O Street  Colorado State  Ced the debt? Check one.	80962 Zip Code	Last 4 digits of account number	\$200.00

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First Name Documentum Page 30 of 69

Part 4: Add the Amounts for Each Type of Unsecured Claim

		nts of certain types of unsecured claims. This information is fo ts for each type of unsecured claim.	r sta	atistical reporting purposes only. 28	U.S.C. §159.
				Total claims	
Total claims from Part 1	6a.	Domestic support obligations.	6a.	\$0.00	
	6b.	Taxes and certain other debts you owe the	6b.	\$0.00	
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e.	Total. Add lines 6a through 6d.	6e.	\$0.00	
				Total claims	
Total claims from Part 2	6f.	Student loans	6f.	\$0.00	
	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$22,427.00	
	6i.	Total, Add lines 6f through 6i.	6i.	\$22.427.00	

	Case 16-04145	5 Doc 1 File	d 02/10/16	Entered 02/	10/16 17:21:40	Desc Main
Fill in this inform	ation to identify your case:		1 (7271 (771 ()	THEIEU (12)	10/10 17.21.40	Desc Main
Debtor 1	Felicia First Name	Middle Name	Thomp Last N			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last N	ame		
United States Ba	ankruptcy Court for the:	Northern	District of Illi	nois state)		
Case number (If known)						
Official F	Form 106G					Check if this is a amended filing
Schedul	e G: Executo	ory Contract	ts and Un	expired Lo	eases	12/1
space is needed case number (if 1. Do you ha	l, copy the additional pa known). ave any executory c	econtracts or unexp	he entries, and att	ach it to this page.	On the top of any additi	ing correct information. If more ional pages, write your name and
_	ck this box and file this form n all of the information bel	·		· ·	·	VB).
	ely each person or compe, cell phone). See the ins					ase is for (for example, rent, nd unexpired leases.
Person	or company with whom	you have the contract	or lease		State what the contrac	et or lease is for
2.1 <u>Ted Tines</u> Name 720 E 105				_	Other, Other, Residential Lease	
Number	Street			_		
Chicago	Illin	nois 60	000			

		Case 16-0414	5 Doc 1 Filed (	)2/10/16 Entered	02/10/16 17:21:40	Desc Main
Fill	in this informa	ation to identify your case			0/10 17.21.40	Description
Deb	otor 1	Felicia		Thompson		
		First Name	Middle Name	Last Name		
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name		
Uni	ted States Ba	inkruptcy Court for the:	Northern	District of Illinois		
	se number nown)			(State)		
•		orm 106H				Check if this is a amended filing
		H: Your Co	debtors			12/1
n the	ther, both a e boxes on t y question.	re equally responsible the left. Attach the Add	for supplying correct infor itional Page to this page. C	mation. If more space is nee	eded, copy the Additional Pag Pages, write your name and c	If two married people are filing e, fill it out, and number the entries ase number (if known). Answer
	✓ No ☐ Yes	<b>5 any 50 aosto 50</b> (ii ye	a aro ming a joint oace, ae ric	i ilot om or opodoo do d ooddoo	,	
	Louisiana, N  No. Go  Yes. Di  N	evada, New Mexico, Pue o to line 3. d your spouse, former sp o	ived in a community prope into Rico, Texas, Washington, louse, or legal equivalent live rate or territory did you live?	and Wisconsin.) with you at the time?	nunity property states and territor. Il in the name and current addres	ies include Arizona, California, Idaho, ss of that person.
		Name of your spouse, for	ormer spouse, or legal equiva	lent	_	
		Number Street			_	
		City	State	Zip Code	_	
	as a codebt	or only if that person i	s a guarantor or cosigner.	Make sure you have listed th		the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> olumn 2.
	Column 1:	Your codebtor			Column 2: The creditor to	whom you owe the debt

Check all schedules that apply:

Fill in this	information to identify	your case:			0/16 17	:21:40 Desc	Main	
Debtor 1	Felicia	Docai	Thompson	<del>je oo oi</del>	-03			
DODIOI 1	First Name	Middle Name	Last Name		-			
Debtor 2					_	Check if this is:		
Spouse, if fil	First Name	Middle Name	Last Name		_	An amended filing	I	
United States	s Bankruptcy Court for the:	Northern	District of Illinois (State)		_	A supplement sho expenses as of the		
Case numbe If known)	er		()		-	MM / DD / YYYY		
Official	l Form 106l							
Sched	ule I: Your Inc	ome						12/
nformatio ages, wri	on about your spouse	r spouse. If you are sep e. If more space is neede se number (if known). A nt	ed, attach a se	parate s				
	Fill in your employment nformation.		Debtor 1			Debtor 2		
		Employment status	✓ Employed			Employed		
	f you have more than one ob,		Not Employe	d		Not Employed		
-	attach a separate page with			u		TVot Employed		
	nformation about additional	Occupation	Facilitator					
е	employers.	Employer's name	Museum of Scie	nce and Indu	ustry			
	nclude part time, seasonal,	Employer's address	5700 S Lake Sho	ore Dr				
0 S	or self-employed work.		Number Street			Number Street		
	Occupation may include student							
	or homemaker, if it applies.		Chicago	Illinois	60637			
			City	State	Zip Code	City	State	Zip Code
		How long employed there?						
Part 2: (	Give Details About I	Monthly Income					_	
Estimate n are separat		date you file this form. If you ha	ave nothing to repo	rt for any lin	e, write \$0 in the s	space. Include your nor	n-filing spo	ouse unless you
	ur non-filing spouse have mo sheet to this form.	re than one employer, combine th	ne information for a	ll employers	for that person on	·	need mor	e space, attach
				For	Debtor 1	For Debtor 2 or non-filing spouse		
		y, and commissions (before all culate what the monthly wage wo			\$1,879.28			
3. Estim	nate and list monthly overt	ime pay.	3.		+ \$0.00			
4. Calcu	ılate gross income. Add line	e 2 + line 3.	4.		\$1,879.28			

Documentame Page 34 of 69 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4. \$1,879.28 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a \$276.99 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 5g. 5g. Union dues \$0.00 5h. Other deductions. Specify: CTA travel Deduction 5h. -\$142.26 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$419.25 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$1,460.03 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. \$0.00 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$80.00 8d. Unemployment compensation \$0.00 8d. 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs 8f. \$660.00 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. + \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$740.00 9. 10.Calculate monthly income. Add line 7 + line 9. 10. \$2,200.03 \$2,200,03 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. \$0.00 11. + 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$2,200.03 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? res. Explain:

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Debtor 1 Felicia Case 16-04145

Doc 1

Filed 02/110/16

Fill in this informa	tion to identify you	case:	Ü			
Debtor 1	Felicia		Thompson			
	First Name	Middle Name	Last Name			
Debtor 2				Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	g	
United States Bar	nkruptcy Court for the	he: Northern	District of Illinois (State)	A supplement sho expenses as of the	owing post-petition ne following date:	chapter 13
Case number         (If known)           MM / DD / YYYY						
Official F	orm 106.	J				
Schedule	J: Your	Expenses				12/1
nformation. If mo		ossible. If two married people are led, attach another sheet to this fo				er
Part 1: Descr	ibe Your Hous	sehold				
1. Is this a joint	case?					
✓ No. Go to	line 2					
Yes. Doe	s Debtor 2 live in	a separate household?				
	No					
H		st file Official Forms 106J-2, <i>Expense</i>	es for Senarate Household of Debto	r 2		
2. Do you have		No	70 for Coparato Froductiona of Debior			
Do not list Deb			Demondentle veletienebin te	Donondontio	Dago danandi	ant live
Debtor 2.	tor rand	each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depende with you?	entilive
			Child	13 years	No.	
					✓ Yes.	
			Child	10 years	No.	
					✓ Yes.	
			Child	5 years	No.	
			01.31		✓ Yes.	
			Child	8 years	☐ No.  ✓ Yes.	
			Child	1 year	Yes.	
			Offilia	1 year	Yes.	
3. Do your expe	nses include _					
expenses of p		<b>✓</b> No				
than yourself and y	our [	Yes				
dependents?						
Part 2: Estima	ate Your Ongo	ing Monthly Expenses				
Estimate your e	xpenses as of you	ur bankruptcy filing date unless ye	ou are using this form as a suppl-	ement in a Chapter 13 ca	ase to report	
		ankruptcy is filed. If this is a supp				
		on-cash government assistance if led it on Schedule I: Your Income			You	ır expenses
4. <b>The rental or home ownership expenses for your residence.</b> Include first mortgage payments and any rent for the ground or lot. 4.					4.	\$800.00
If not includ	led in line 4:					
4a. Real esta	te taxes				4a	\$0.00
4b. Property,	homeowner's, or re	enter's insurance			4b.	\$0.00
4c. Home ma	nintenance, repair, a	and upkeep expenses			4c.	\$0.00
4d. Homeow	ner's association o	r condominium dues			4d.	\$0.00
						*

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Debtor 1 Felicia Case 16-04145 Doc 1 Filed 02/160/666 Entered 02/10/166/167621:40 Desc Main

Document Page 36 of 69 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$374.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$100.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$660.00 7. 8. Childcare and children's education costs \$91.00 8. 9. Clothing, laundry, and dry cleaning \$0.00 9. 10. Personal care products and services \$0.00 10. 11. Medical and dental expenses \$0.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$0.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$0.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses 20d. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

Debtor 1		se 16-04145	Doc 1	Filed 02/11/04/166	<u>Entered</u> @2440/114	6) (if known 21:40 D	<u>esc Main</u>	
	First Name		Middle Name	Documetnit <sup>me</sup>	Page 37 of 69			
21.Other	: Specify:					21		\$0.00
22. Calcu	ulate your mo	nthly expenses.						\$2,025.00
22a. <i>F</i>	Add lines 4 thro	ough 21.						\$0.00
22b. 0	Copy line 22 (m	nonthly expenses for	Debtor 2), if an	y, from Official Form 106J	-2			\$2,025.00
22c. A	Add line 22a an	d 22b. The result is y	our monthly ex	penses.		22.		
23.Calcu	ılate your mo	nthly net income.						
23a. C	Copy line 12 (ye	our combined monthl	ly income) from	Schedule I.		23a		\$2,200.03
23b. C	Copy your mon	thly expenses from lin	ne 22 above.			23b	_	\$2,025.00
	•	onthly expenses fron		income.				\$175.03
	The result is yo	our monthly net incor	me.			23c		
24. <b>Do y</b> o	ou expect an	increase or decreas	se in your exp	enses within the year af	ter you file this form?			
				r loan within the year or do f a modification to the term				
<b>✓</b> !	No							
	Yes							
	Expla	ain here:						

		Case 16-0414	5 Doc 1 Filed (	12/10/16	Entored 02/	10/16 17:21:40	Doce Main
Fill	in this inform	ation to identify your case		1271(1110	U IIIIEIEU (121	10/10 17.21.40	Desc Main
Del	otor 1	Felicia		Thomps	on		
<b>.</b>		First Name	Middle Name	Last Na	me		
	otor 2 ouse, if filing	First Name	Middle Name	Last Na	me		
Uni	ted States Ba	ankruptcy Court for the:	Northern	District of Illin	ois		
Car	se number			(St	ate)		
	nown)						
Of	ficial F	Form 106De	<u>C</u>			_	Check if this is an amended filing
De	clarat	ion About a	n Individual De	ebtor's S	chedules		12/1
lf tw	o married p	eople are filing togethe	er, both are equally respons	sible for supplyi	ng correct informa	ation.	
prop 1519		d in connection with a					ling property, or obtaining money or rs, or both. 18 U.S.C. §§ 152, 1341,
	Did you pa	y or agree to pay some	eone who is NOT an attorne	y to help you fil	out bankruptcy fo	orms?	
	<b>✓</b> No						
	Yes. N	lame of person			Bankruptcy Petition re (Official Form 11:	Preparer's Notice, Declai 9).	ration, and
		alty of perjury, I declare	e that I have read the summ	nary and schedu	les filed with this (	declaration and	
×	/s/ Felicia	Thompson		,	×		
	Signature o	f Debtor 1			Signature of Del	btor 2	<del></del>
	Date <b>2/10/2</b>	2016			Date		
	MM/I	DD/YYYY			MM/DD/	YYYY	

Fill i	n this infor	Case 16-041		Filed 02/10/16	Entered 02	/10/16 17:21:40	Desc Main
	tor 1	Felicia		Thomps			
Deb	tor 2	First Name	Middle	Name Last Nar	me		
(Spc	ouse, if filir	ng) First Name	Middle	Name Last Nar	me		
Unit	ed States	Bankruptcy Court for the	: Northern	District of Illin			
	e number nown)			(30			
		Form 107				_	Check if this is a amended filing
			cial Affairs	for Individua	ls Filina	for Bankrupt	CV 12/1
Be as spac	s complet e is need	te and accurate as pos ed, attach a separate s	ssible. If two married theet to this form. Or	people are filing together	r, both are equal pages, write you	y responsible for supply	ing correct information. If more r (if known). Answer every question
1.	What i	s your current marital	status?				
		arried ot married					
2.	During	the last 3 years, have	you lived anywhere	other than where you live	now?		
	✓ No Ye		ou lived in the last 3 ye	ars. Do not include where yo	ou live now.		
	De	ebtor 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
					Same as I	Debtor 1	Same as Debtor 1
	Nu	ımber Street		From	Number Stre	 et	From
				To			To
	Cit	ty State	Zip Code	_	City	State Zip C	ode
					Same as I	Debtor 1	Same as Debtor 1
	Nu	ımber Street		From	Number Stre	 et	From
				To			To
	Cit	ty State	Zip Code	_	City	State Zip Co	ode
	territories  No	include Arizona, Califor	nia, Idaho, Louisiana,	use or legal equivalent in Nevada, New Mexico, Puerl otors (Official Form 106H).			(Community property states and

Debtor 1 Felicia Case 16-04145 Doc 1 Filed 02/10/166 Entered 02/1-0/166 (14-76)21:40 Desc Main
First Name Document Page 40 of 69

Part 2	Explain the Sources of Your Inc	come			
F	Did you have any income from employment in the total amount of income you received activities. If you are filing a joint case and you have the last of	from all jobs and all businesses	, including part-time		
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$2679.00	Wages, commissions, bonuses, tips Operating a business	
	For last calendar year: (January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business	\$19714.00	Wages, commissions, bonuses, tips Operating a business	
	For the calendar year before that: (January 1 to December 31, 2014 )  YYYY	Wages, commissions, bonuses, tips Operating a business	\$5000.00	Wages, commissions, bonuses, tips Operating a business	
In be ar	id you receive any other income during thi clude income regardless of whether that income refit payments; pensions; rental income; intend you have income that you received together st each source and the gross income from each No Yes. Fill in the details.	ne is taxable. Examples of other rest; dividends; money collected , list it only once under Debtor 1.	income are alimony; child s from lawsuits; royalties; and	d gambling and lottery winnings.	
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	LINK	\$1320.00 \$80.00		
	For last calendar year: (January 1 to December 31, 2015 ) YYYY	LINK	\$8160.00 \$160.00		
	For the calendar year before that: (January 1 to December 31,	LINK	10800.00		

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Felicia Case 16-04145 Doc 1 Filed 02/11/0/616 Entered 02/11/0/11/6 /147/21:40 Desc Main Debtor 1 Document Page 42 of 69 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contraction of the contraction of the

	State  State  State	Zip Code Zip Code	Status of the case  Pending On appeal Concluded Pending On appeal Concluded Concluded
Case title  Case number  Case title  Case title  Case title  Case number  Number Street  City  City  City  City  City  City  Court Name  Number Street  City  City  Court Name  Number Street  City  Court Name  Number Street  City  City  Court Name  Number Street  City  City  City  City  City  City  City  Court Name  Number Street  City  City	State  State  State	Zip Code	Pending On appeal Concluded Pending On appeal Concluded Concluded
Case number  Case number  Case title  Case number  Number Street  City  City  City  City  City  Court Name  Number Street  City  City  Thin 1 year before you filed for bankruptcy, was any of your property repossessed, forecloseck all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.	State State	Zip Code	On appeal Concluded Pending On appeal Concluded
Case number  Case title  Case number  Case number  Case number  Case number  Number Street  City  City  City  City  City  Chart Name  Number Street  City  City  City  City  Thin 1 year before you filed for bankruptcy, was any of your property repossessed, forecloseck all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.	State State	Zip Code	Concluded Pending On appeal Concluded
Case title  Case number  Case number  Case number  City  City  Thin 1 year before you filed for bankruptcy, was any of your property repossessed, forecloseck all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.	State State	Zip Code	Pending On appeal Concluded
Case title  Case number  Case number  Case number  Number Street  City  City  City  Chin 1 year before you filed for bankruptcy, was any of your property repossessed, forecloseck all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.	et State	Zip Code	On appeal Concluded
Case number  Case number  Number Street  City  thin 1 year before you filed for bankruptcy, was any of your property repossessed, forecloseck all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.	State	-	On appeal Concluded
Case number    Number Street	State	-	Concluded
City  Chin 1 year before you filed for bankruptcy, was any of your property repossessed, forecloseck all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.	State	-	-
thin 1 year before you filed for bankruptcy, was any of your property repossessed, forecloseck all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.		-	eized, or levied?
eck all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.	sed, garnish	ned, attached, so	eized, or levied?
Creditor's Name  Explain what happened			
Number Street Property was repossessed.			
City State Zip Code Property was repussessed.  Property was repussessed.			
Property was garnished.	امرينمط		
Property was attached, seized, or le	eviea.	Date	Value of the
			property
Creditor's Name  Explain what happened			
Number Street  Explain what happened  Property was repossessed.			
Number Street  Explain what happened  Property was repossessed.			
Number Street  Explain what happened  Property was repossessed.			

Deb	otor 1		<u>d 02/10/16 Entered</u> 02/10/16 /147:21: ocument Page 44 of 69	40 Desc	<u>Main</u>
11.	acco	nin 90 days before you filed for bankruptcy, did any bunts or refuse to make a payment because you owe No Yes. Fill in the details.	creditor, including a bank or financial institution, set of	ff any amounts fi	om your
			Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name			
		Number Street  City State Zip Code	Last 4 digits of account number: XXXX-		
12.			of your property in the possession of an assignee for th	e benefit of credi	itors, a court-appointed
		No Yes			
Part	t 5:	ist Certain Gifts and Contributions			
13.	Wit	hin 2 years before you filed for bankruptcy, did you	give any gifts with a total value of more than \$600 per	person?	
	<u> </u>	No			
		Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code  Person's relationship to you			
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code  Person's relationship to you			

		First Name Middle Name Do	cument Page 45 of 69		
14.	With		give any gifts or contributions with a total value of more	e than \$600 to an	y charity?
		No Yes. Fill in the details for each gift or contribution.			
	_	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Charity's Name			
		Number Street			
		City State Zip Code			
Part	<b>6</b> :	List Certain Losses		I	
15.		nin 1 year before you filed for bankruptcy or since yo bling?	u filed for bankruptcy, did you lose anything because o	of theft, fire, othe	r disaster, or
	_	No Yes. Fill in the details.			
	_	Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss  Include the amount that insurance has paid. List pending	Date of your loss	Value of property lost
			insurance claims on line 33 of Schedule A/B: Property.		
Part	<b>7</b> :	List Certain Payments or Transfers			
16.		nin 1 year before you filed for bankruptcy, did you or ing bankruptcy or preparing a bankruptcy petition?	anyone else acting on your behalf pay or transfer any p	property to anyon	e you consulted about
	_		counseling agencies for services required in your bankrupto	y.	
		No Yes. Fill in the details.			
			Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Person Who Was Paid			
		Number Street			
		City State Zip Code			
		Email or website address			
		Person Who Made the Payment, if Not You			
		Person Who Was Paid			
		Number Street			
		City State Zip Code			
		Email or website address			
		Person Who Made the Payment, if Not You			

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Deb	tor 1	Felicia Case 16-04145 First Name			Entered @2/40 Page 46 of 69	h16 (1k76)21:	40 Desc	Main	
17.	you	nin 1 year before you filed for bar deal with your creditors or to ma not include any payment or transfer the	ke payments to you	r creditors?	ng on your behalf pay o	r transfer any p	roperty to anyor	ne who p	promised to help
	<b>✓</b>	No Yes. Fill in the details.							
				Description and	I value of any property	ransferred	Date payment or transfer was made	Amoui	nt of payment
		Person Who Was Paid							
		Number Street	_						
		City State	Zip Code						
	Inclutrans	nary course of your business or ide both outright transfers and trans fers that you have already listed on No Yes. Fill in the details.	fers made as security	(such as the gran	ting of a security interest	or mortgage on y	our property). Do	o not inclu	ude gifts and
				Description and property transfe			property or paym bts paid in exch		Date transfer was made
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
19.		nin 10 years before you filed for bese are often called asset-protection		ransfer any prop	erty to a self-settled tru	st or similar de	vice of which yo	u are a l	peneficiary?
	<b>V</b>	No							
	Ц	Yes. Fill in the details.		Description and	d value of the property	transferred			Date transfer was made
		Name of trust							
									<u>l</u>

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	First Name	Middle Name	Documetht me	Page 47 of 69		
Part 8:	List Certain Financial Ac	counts, Instr	uments, Safe Dep	osit Boxes, and Storage	e Units	
20. Wit	hin 1 year before you filed for b	ankruptcy, were	any financial accoun	ts or instruments held in you	r name, or for your benefit, closed	d, sold, moved
	, 10	,	•	, , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , , ,	, ,

or	ithin 1 year before you filed for bankrup transferred?						
	clude checking, savings, money market, or coperatives, associations, and other financia		ounts; certificates of depo	osit; shares in ba	anks, credit unions, broker	age houses, pens	on funds,
<b>✓</b>	No						
	Yes. Fill in the details.						
			ast 4 digits of account umber	Type of instrun	f account or nent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
	Person Who Was Paid	X	XXX-		ecking vings		
	Number Street				ney market		
	City State 7	n Codo			okerage		
	City State Z	p Code		Oth			
	Person Who Was Paid	X	XXX-		ecking vings		
	Number Street				ney market okerage		
	City State Zi	p Code		Oth	-		
<b>✓</b>	No Yes. Fill in the details.	Who	else had access to it?		Describe the contents	s	Do you still
							have it?
	Name of Financial Institution	Name					☐ No ☐ Yes
	Number Street	Numb	er Street		•		
	City State Zip C	Code City	State	Zip Code			
2. Ha	ave you stored property in a storage uni	or place other t	han your home within	1 year before y	ou filed for bankruptcy	?	
<b>✓</b>	No						
	Yes. Fill in the details.						
		Who	else had access to it?		Describe the content	s	Do you still have it?
	Name of Storage Facility	Name					□ No
	Number Street	Numb	er Street				Yes
	City State Zip C	code City	State	Zip Code			

art 9	); I	dentify Property You Hold or Contro					
23.	_	ou hold or control any property that someon	e else owns? I	Include any pro	operty you borro	owed from, are storing for, or hold in t	rust for someone.
		Yes. Fill in the details.					
	_		Where is th	ne property?		Describe the contents	Value
		Owner's Name	Number Str	eet			
		Number Street	<u> </u>	Otata	7:- 0	_	
		Number Officer	City	State	Zip Code		
		City State Zip Code					
Port	10.	Give Details About Environmental I	nformation				
Part	10.	Give Details About Environmental in	illorillation				
For t	he pı	urpose of Part 10, the following definitions apply:					
	ha	nvironmental law means any federal, state, or loca azardous or toxic substances, wastes, or material cluding statutes or regulations controlling the clea	into the air, land	l, soil, surface w	ater, groundwater		
		ite means any location, facility, or property as defin used to own, operate, or utilize it, including dispo	•	vironmental law	, whether you now	v own, operate, or utilize it	
		, , , , , , , , , , , , , , , , , , , ,					
	<b>.</b> ப.	azardous matarial maans aputhing an apuironman		ne a hazardaye y	vasta hazardaus	culatoneo	
		azardous material means anything an environmen xic substance, hazardous material, pollutant, cont	ital law defines a		vaste, hazardous	substance,	
	to	xic substance, hazardous material, pollutant, cont	atal law defines a	ilar term.		substance,	
	to	, ,	atal law defines a	ilar term.		substance,	
Repo	to: ort all	xic substance, hazardous material, pollutant, cont	ntal law defines a taminant, or sim w about, regardle	ilar term. ess of when the	y occurred.		
Repo	to: ort all Has	xic substance, hazardous material, pollutant, cont I notices, releases, and proceedings that you know any governmental unit notified you that you	ntal law defines a taminant, or sim w about, regardle	ilar term. ess of when the	y occurred.		
Repo	to: ort all Has	xic substance, hazardous material, pollutant, cont	ntal law defines a taminant, or sim w about, regardle	ilar term. ess of when the	y occurred.		
Repo	to: ort all Has	xic substance, hazardous material, pollutant, cont I notices, releases, and proceedings that you know any governmental unit notified you that you No	ntal law defines a taminant, or sim w about, regardle	ilar term. ess of when the	y occurred.		Date of notice
Repo	to: ort all Has	xic substance, hazardous material, pollutant, cont I notices, releases, and proceedings that you know any governmental unit notified you that you No	ntal law defines a caminant, or sim w about, regardle may be liable o	ilar term. ess of when the	y occurred.	violation of an environmental law?	Date of notice
Repo	to: ort all Has	xic substance, hazardous material, pollutant, cont I notices, releases, and proceedings that you know any governmental unit notified you that you No	ntal law defines a caminant, or sim w about, regardle may be liable o	ilar term. ess of when the or potentially li	y occurred.	violation of an environmental law?	Date of notice
Repo	to: ort all Has	xic substance, hazardous material, pollutant, cont notices, releases, and proceedings that you know any governmental unit notified you that you No Yes. Fill in the details.	ntal law defines a caminant, or sim w about, regardle may be liable of Governmen	ilar term. ess of when the or potentially li ntal unit	y occurred.	violation of an environmental law?	Date of notice
Repo	to: ort all Has	xic substance, hazardous material, pollutant, conton notices, releases, and proceedings that you know any governmental unit notified you that you No Yes. Fill in the details.  Name of site	atal law defines a caminant, or sim w about, regardle may be liable of Government	ilar term. ess of when the or potentially li ntal unit	y occurred.	violation of an environmental law?	Date of notice
Repo	to: ort all Has	xic substance, hazardous material, pollutant, conton notices, releases, and proceedings that you know any governmental unit notified you that you No Yes. Fill in the details.  Name of site	atal law defines a caminant, or sim w about, regardle may be liable of Government	ilar term. ess of when the or potentially li ntal unit	y occurred.	violation of an environmental law?	Date of notice
Repo	to:  Has	notices, releases, and proceedings that you know any governmental unit notified you that you No Yes. Fill in the details.  Name of site  Number Street	datal law defines a caminant, or sim w about, regardle may be liable of Government Government Number Str	ilar term. ess of when the or potentially lintal unit eet  State	y occurred.  able under or in	violation of an environmental law?	Date of notice
Repo	to:  Has  Has	notices, releases, and proceedings that you know any governmental unit notified you that you No Yes. Fill in the details.  Name of site  Number Street  City State Zip Code	datal law defines a caminant, or sim w about, regardle may be liable of Government Government Number Str	ilar term. ess of when the or potentially lintal unit eet  State	y occurred.  able under or in	violation of an environmental law?	Date of notice
Repo	to:  Has  Has	notices, releases, and proceedings that you know any governmental unit notified you that you No Yes. Fill in the details.  Name of site  Number Street  City State Zip Code e you notified any governmental unit of any releases.	datal law defines a caminant, or sim w about, regardle may be liable of Government Government Number Str	ilar term. ess of when the or potentially lintal unit eet  State	y occurred.  able under or in	violation of an environmental law?	Date of notice
Repo	to:  Has  Has	notices, releases, and proceedings that you know any governmental unit notified you that you No Yes. Fill in the details.  Name of site  Number Street  City State Zip Code  e you notified any governmental unit of any respectively.	datal law defines a caminant, or sim w about, regardle may be liable of Government Government Number Str	ilar term. ess of when the or potentially lintal unit tal unit eet State rdous material	y occurred.  able under or in	violation of an environmental law?	
Repo	to:  Has  Has	notices, releases, and proceedings that you know any governmental unit notified you that you No Yes. Fill in the details.  Name of site  Number Street  City State Zip Code e you notified any governmental unit of any response to the company of the	dial law defines a caminant, or sim w about, regardle may be liable of Government Number Street City  City  Classe of haza  Government	ilar term. ess of when the or potentially lintal unit eet State rdous material	y occurred.  able under or in	Environmental law, if you know it	
Repo	to:  Has  Has	notices, releases, and proceedings that you know any governmental unit notified you that you No Yes. Fill in the details.  Name of site  Number Street  City State Zip Code  e you notified any governmental unit of any respectively.	dial law defines a caminant, or sim w about, regardle may be liable of Government Number Street	ilar term. ess of when the or potentially lintal unit eet State rdous material	y occurred.  able under or in	Environmental law, if you know it	
Repo	to:  Has  Has	notices, releases, and proceedings that you know any governmental unit notified you that you No Yes. Fill in the details.  Name of site  Number Street  City State Zip Code e you notified any governmental unit of any response to the company of the	dial law defines a caminant, or sim w about, regardle may be liable of Government Number Street City  City  Classe of haza  Government	ilar term. ess of when the or potentially lintal unit eet State rdous material ental unit	y occurred.  able under or in	Environmental law, if you know it	Date of notice
Repo	to:  Has  Has	notices, releases, and proceedings that you know any governmental unit notified you that you No Yes. Fill in the details.  Name of site  City State Zip Code e you notified any governmental unit of any response to the company of the	Government  Government  Government  Government	ilar term. ess of when the or potentially lintal unit eet State rdous material ental unit	y occurred.  able under or in	Environmental law, if you know it	

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Debto	or 1	Felicia Case 16-04145 First Name	Doc 1 F		<u>ntered</u>	h16 (1474) 1:40 Desc 1	<u>Main</u>		
26. Hav		No	al or administrat	ive proceeding under any	proceeding under any environmental law? Include settlements and orders.				
	Ш	Yes. Fill in the details.		Court or agency		Nature of the case	Status of the case		
		Case title					Pending		
				Court Name			On appeal		
				Number Street			☐ Concluded		
		Case number		City State	Zip Code				
Part '	11:	Give Details About Your I	Business or (	Connections to Any E	Business				
27.		A sole proprietor or self-empl A member of a limited liability A partner in a partnership An officer, director, or manag An owner of at least 5% of th No. None of the above applies. Go Yes. Check all that apply above ar	loyed in a trade, py company (LLC) ging executive of a se voting or equity to Part 12.	orofession, or other activity, ei or limited liability partnership a corporation securities of a corporation	ther full-time or part-	ng connections to any business			
		Business Name  Number Street  City State Zip Code		Describe the nature	of the business	Employer Identification number Do not include Social Security number or ITIN.			
						EIN:			
				Name of accountant	Name of accountant or bookkeeper				
						From To			
				Describe the nature	of the business	Employer Identification include Social Security			
		Business Name				EIN:			
		Number Street		Name of accountant	Name of accountant or bookkeeper				
		City State	Zip Code			From To			
				Describe the nature	of the business	Employer Identification include Social Security			
		Business Name				EIN:			
		Number Street		Name of accountant	t or bookkeeper	Dates business existed			
		City State	Zip Code		·	FromTo			

Debto		<u>l 02/140//146 Entered</u> 02/140/116 /ଥନ୍ନ ହୃଥି 1: <u>40 Desc Main</u> cumente Page 50 of 69
		ve a financial statement to anyone about your business? Include all financial institutions,
[	No Yes. Fill in the details below.	
•	—	Date issued
	Name	MM/DD/YYYY
	Number Street	
	City State Zip Code	
Part 1	12: Sign Below	
aı	and correct. I understand that making a false statement, o	airs and any attachments, and I declare under penalty of perjury that the answers are true oncealing property, or obtaining money or property by fraud in connection with a isonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1	Signature of Debtor 2
	Date 2/10/2016	Date
D V	Did you attach additional pages to Your Statement of Final No	ncial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
D	Did you pay or agree to pay someone who is not an attorn	ey to help you fill out bankruptcy forms?
V	No	
- 1	Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice,

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### **UNITED STATES BANKRUPTCY COURT**

### **Northern District of Illinois**

n re	Felicia Thompson		Case No.	
_	Debtor		 Chapter	(If known)  Chapter 13
				Onapter 13
	DISCLOSURE	OF COMPENSAT	ION OF ATTORNEY FOR I	DEBTOR
1	Pursuant to 11 U.S.C. § 329(a) and Fed. Bank year before the filing of the petition in bankrup in connection w ith the bankruptcy case is as	tcy, or agreed to be paid to me	the attorney for the abovenamed debtor(s) and to be rendered on bel	that compensation paid to me within one nalf of the debtor(s) in contemplation of or
	For legal services, I have agreed to accept			\$4,000.00
	Prior to the filing of this statement I have rece	ived		\$0.00
	Balance Due			\$4,000.00
2	. The source of the compensation paid to me w  Debtor	as: Other (specify)		
3	. The source of the compensation paid to me is Debtor	: Other (specify)		
4	I have not agreed to share the above-dismembers and associates of my law firm.	closed compensation with any	other person unless they are	
	I have agreed to share the above-disclosmembers or associates of my law firm. A the people sharing in the compensation,	copy of the agreement, togeth	person or persons who are not ler with a list of the names of	
5	. In return for the above-disclosed fee, I have a a. Analysis of the debtor's financial situ		or all aspects of the bankruptcy case, including the debtor in determining whether to file a petition	
	b. Preparation and filing of any petition,	schedules, statements of affa	irs and plan which may be required;	
	c. Representation of the debtor at the r	neeting of creditors and confire	nation hearing, and any adjourned hearings the	ereof;
	d. Representation of the debtor in adve	rsary proceedings and other co	ontested bankruptcy matters;	
6	. By agreement with the debtor(s), the above-d	isclosed fee does not include t	he following services:	
		CERT	IFICATION	
	I certify that the foregoing is a complete stateme eedings.	ent of any agreement or arrang	ement for payment to me for representation of t	he debtor(s) in this bankruptcy
	2/10/2016		/s/ Daniel Giannola	
	Date		Signature of Attorney	
			Semrad Law Firm	
	<del>-</del>		Name of law firm	

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

## Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

# Case 16-04145 Doc 1 Filed 02/10/16 Entered 02/10/16 17:21:40 Desc Main UNITED STATES BANKBURG COURT Northern District of Illinois

In re:	Thompson, Felicia	Case No.						
	Debtor(s)							
		Chapter. Chapter13						
	VERIFICATION OF CREDITOR MATRIX							
	The above named Debtors hereby verify that the	e attached list of creditors is true and correct to the best of their kno	wledge.					
Date:	2/10/2016	/s/ Thompson, Felicia						
		Thompson, Felicia						

Signature of Debtor

DEPT OF ED/NAVIENT PO Box 9635 Wilkes Barre , PA 18773

DEPT OF ED/NAVIENT PO Box 9635 Wilkes Barre , PA 18773

AFNI, INC. PO BOX 3427 BLOOMINGTON , IL 61702

DEPT OF ED/NAVIENT PO Box 9635 Wilkes Barre , PA 18773

GREENTREE 1100 Virginia Drive, Ste 100A Fort Washington , PA 19034

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE , FL 32256

Navient 1002 ARTHUR DR LYNN HAVEN , FL 32444

DEPT OF ED/NAVIENT PO Box 9635 Wilkes Barre, PA 18773

PEOPLES ENGY 200 EAST RANDOLPH CHICAGO , IL 60601

FIRST PREMIER BANK 601 S MINNESOTA AVE SIOUX FALLS, SD 57104

FST PREMIER 3820 N LOUISE AVE SIOUX FALLS, SD 57107

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE , FL 32256

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602

ComEd 3 Lincoln Center Bankruptcy Section Oakbrook Terrace, IL 60181

University of Chicago Medical Center 800 E. 55th St. Chicago , IL 60615

CHASE PO Box 15298 Wilmington , DE 19850

BANK OF AMERICA

POB 17054
WILMINGTON, DE 19884
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Marquette Bank 6316 South Western Avenue Chicago , IL 60636

FIRST PREMIER BANK 601 S MINNESOTA AVE SIOUX FALLS, SD 57104

US Cellular Dept 0205 Palatine , IL 60055

Wow Internet & Cable PO Box 63000 Colorado Springs , CO 80962

Comcast 11621 E. Marginal Way # 5 Bankruptcy Dept Seattle , WA 98168

Comcast Cable c/o Xfinity 7561 North Point Pkwy #900 Alpharetta , GA 30022

RENT A CENTER 5501 Headquarters Drive Plano , TX 75024

Debtor 1 Felicia First Name	Middle Name Document	pson Page 59 of 89 number (ii	( known)				
Part 6: Answer These Qu	estions for Reporting Purposes						
16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  No. Go to line 16c.  Yes. Go to line 17.  16c. State the type of debts you owe that are not consumer debts or business debts.						
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid tha funds will be available for distribution to unsecured creditors?	paid that funds will be available to  No.  Yes.		ty is excluded and administrative expenses are				
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000				
19. How much do you estimate your assets to be worth?	✓ \$0-\$50,000  ☐ \$50,001-\$100,000  ☐ \$100,001-\$500,000  ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion				
20. How much do you estimate your liabilities to be?		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion				
Part 7: Sign Below							
For you	and correct.  If I have chosen to file under Chaptor 13 of title 11, United States Code proceed under Chapter 7.  If no attorney represents me and I of fill out this document, I have obtain I request relief in accordance with the I understand making a false statem.	ter 7, I am aware that I may pro- e. I understand the relief availa did not pay or agree to pay sor ed and read the notice required the chapter of title 11, United S ent, concealing property, or ob- can result in fines up to \$250,0	oceed, if eligible, under Chapter 7, 11,12, ble under each chapter, and I choose to meone who is not an attorney to help me d by 11 U.S.C. § 342(b). tates Code, specified in this petition. staining money or property by fraud in 200, or imprisonment for up to 20 years,				
	Signature of Debtor 1	Signatu	ure of Debtor 2				
	Executed on 2/10/2016 MM / DD / YY	•	uted on MM / DD / YYYY				

Case 16-04145 Doc 1 Filed 02/10/16 Entered 02/10/16 17:21:40 Desc Main

	Case 16-04145	Doc 1	Filed 02/10/	16 Enter	red 02/10/16 17:2	:1:40 Desc	c Main
Fill in this inform	ation to identify your case:						
Debtor 1	Felicia First Name	Middle		Thompson Last Name			
Debtor 2 (Spouse, if filing				Last Name			
		Northern		et of Illinois (State)			
Case number (If known)				A			
Official F	orm 106Dec				<b>-</b>		Check if this is an amended filing
Declarat	ion About an	Individ	ual Debtor	's Sche	dules		12/15
If two married po	eople are filing together, l	ooth are equal	ly responsible for s	supplying corre	ect information.		
					Making a false statement, , or imprisonment for up to		erty, or obtaining money or h. 18 U.S.C. §§ 152, 1341,
Part 1: Sign	Below						
Did you pa	y or agree to pay someon	e who is NOT	an attorney to help	you fill out bar	nkruptcy forms?		9 6
<b>☑</b> No							
Yes. N	ame of person			Attach Bankrupt Signature (Offici	icy Petition Preparer's Notice al Form 119).	e, Declaration, and	
•	alty of perjury, I declare the	at I have read	the summary and s	chedules filed	with this declaration and		
✗ /s/ Felicia	2 Kin	d New	ypson	*			4.0

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

MM/DD/YYYY

Date 2/10/2016

Debtor 1	Case 1	6-04145	Doc 1		02/10/16 umbson	Entered	1 02/10/16 17:21 of 69 <sup>number (if known)</sup>	:40	Desc Main
	First Name		Vliddle Name	D00	Last Name	rage or	0109		
	thin 2 years before yeditors, or other part		nkruptcy, did	l you give	e a financial st	atement to an	yone about your busine	ss? Inc	lude all financial institutions,
	No Yes. Fill in the detail	ls below.							
				I	Date issued				
	Name				MM/DD/YYYY				
	Number Street								
	City	State	Zip Code	)					
Part 12:	Sign Below			7					
and	correct. I understan kruptcy case can res	d that making	a false stater to \$250,000, o	ment, coi	ncealing prope	erty, or obtaini	I I declare under penalty ng money or property by r both. 18 U.S.C. §§ 152,	y fraud	
	Signatu	ure of Debtor 1		•			Signature of Debtor 2		
	Date	2/10/2016					Date		
Did y	you attach addition	al pages to Yo	ur Statement	of Finan	cial Affairs for	Individuals F	iling for Bankruptcy (Of	ficial Fo	orm 107)?
V	No								
	Yes								
Did y	you pay or agree to	pay someone	who is not an	attorney	to help you fil	ll out bankrup	tcy forms?		
V	No								
	Yes. Name of person						Attach the Bankruptcy P Declaration, and Signatu		· ·
			Anger.				> %^		

Case 16-04145 Doc 1 Filed 02/10/16 Entered 02/10/16 17:21:40 Desc Main UNITED STATES BANKED FICY COURT

Northern District of Illinois

In re:	Thompson, Felicia	Case No			
_	Debtor(s)				
		Chapter.	Chapter13		
	VERIF	ICATION OF CREDITOR MATE	RIX		
	The above named Debtors hereby verify	that the attached list of creditors is true an	d correct to the best of their knowledge.		
Date:	2/10/2016	/s/ Thompson, Felicia Thompson, Felicia	. Filicia Hompone		
		Signature of Debtor	•		

Debt	or 1	Case 16-04145 Doc 1 Filed 02/10/16 Entered 02/10/16 17:21:40 Desc Mair Thompson Page 63 of 69 Documentum Page 63 of 69	1	
16.	Calc	culate the median family income that applies to you. Follow these steps:	e to the state of	
		Fill in the state in which you live.		
		Fill in the number of people in your household.		
		Fill in the median family income for your state and size of household  To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.	\$16,200.00	
17.	Hov	v do the lines compare?		
	17a.	Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).		
	17b.	17b. q Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.	;	
Part	3: (	Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)		
18.	Сор	y your total average monthly income from line 11.	\$700.00	
19.		tuct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the mitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.	•	
	19a.	If the marital adjustment does not apply, fill in 0 on line 19a.	-\$0.00	
	19b.	Subtract line 19a from line 18.	\$700.00	
20.	Calc	culate your current monthly income for the year. Follow these steps:		
	20a.	Copy line 19b.	\$700.00	
		Multiply by 12 (the number of months in a year).	x 12	
	20b.	The result is your current monthly income for the year for this part of the form.	\$8,400.00	
	20c.	Copy the median family income for your state and size of household from line 16c.	\$16,200.00	
21.	How	do the lines compare?		
		Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.		
	house	Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, <i>The</i> commitment period is 5 years. Go to Part 4.	£.	
Part -	: 5	Sign Below		
		By signing here, I declare under penalty of perjucy that the information on this statement and in any attachments is true and correct.		
		* /s/ Felicia Thompson Julius // // // // // // // // // // // // //		
		Signature of Debtor 1 / Signature of Debtor 2		
		Date <u>2/10/2016</u> Date <u>MM/DD/YYYY</u>	A PANCE A	
gadersonne der Ssonne er	If you checked 17a, do NOT fill out or file Form 122C-2.  If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.			

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- 3. Before signing this agreement, the attorney has received, \$ 350.00 toward the flat fee, leaving a balance due of \$ 3650.00 ; and \$ 72.00 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 02/10/2016

Signed:

Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.